## WE CLAIM:

1	1. A biometric data card, comprising:
2	an image sensor for capturing an image of a biometric feature of a user of the
3	biometric data card and producing first image data representing the image;
4	a memory operable to store second image data; and
5	a processor in communication with said image sensor and said memory, said
5	processor operable to perform a comparison of the first image data with the second image
7	data, and, to generate, in response to the comparison, authentication information
3	representative of an authentication of the user.
l	2. The biometric data card of Claim 1, further comprising:
2	an interface operable to transmit the authentication information from the
3	biometric data card to a terminal.
1	3. The biometric data card of Claim 2, wherein said interface comprises a contac
2	pad operable to form an electrical connection to the terminal, said contact pad being further
3	operable to transmit the authentication information from the biometric data card to the
4	terminal via the electrical connection.
1	4. The biometric data card of Claim 2, wherein said processor is further operable
2	to determine adjustment information for the terminal to use in capturing an additional image
3	of the biometric feature and to transmit the adjustment information to the terminal via the
4	interface.

1	5.	The biometric data card of Claim 1, further comprising:
2	an opt	ical element for transferring the image to said image sensor.
1	6.	The biometric data card of Claim 1, wherein said processor is further operable
2	to exti	ract first feature characteristics from the first image data and second feature
3	charac	eteristics from the second image data, and to compare the first feature
4	charac	eteristics to the second feature characteristics to determine the authentication
5	inform	nation.
1	7.	The biometric data card of Claim 1, wherein:
2		said second image data comprises second feature characteristics; and
3		said processor is further operable to extract first feature characteristics from
4	the first image	e data and to compare the first feature characteristics to the second feature
5	characteristics	s to determine the authentication information.
1	8.	The biometric data card of Claim 1, wherein said image sensor is a CMOS
2	image sensor.	
_		
1	9.	The biometric data card of Claim 1, wherein said image sensor is a CCD
2	image sensor.	
1	10.	The biometric data card of Claim 1, wherein the biometric feature is at least
2	one of an iris	of an eye of the user, a facial feature of the user or a fingerprint of a finger of
3	the user.	

I	11. A	terminal for authenticating a user of the terminal, comprising:
2	aı	n optical interface configured to receive light reflected from a biometric
3	feature of the use	er;
4	ar	n optical element optically coupled to said optical interface via an optical
5	path, said optical	l element operable to form an image of the biometric feature from the
6	reflected light an	nd to direct the image onto an image sensor; and
7	a	card interface configured to receive a biometric data card and operable to
8	authenticate the user based on the image and to provide an authentication signal to the	
9	terminal.	
1	12. T	he terminal of Claim 11, wherein said and interfer
2	the authentication	he terminal of Claim 11, wherein said card interface is operable to receive
-	ano admontroatro	is Signat.
1	13. TI	he terminal of Claim 12, wherein said card interface includes a contact pad
2	operable to form	an electrical connection to the biometric data card, the authentication signal
3	being received via the electrical connection.	
1	14. Ti	he terminal of Claim 12, wherein the card interface is further operable to
2	receive a feedbac	ck signal from the biometric data card, the feedback signal providing
3	adjustment inform	mation to the terminal for use in capturing an additional image of the
4	biometric feature	
	•	
1	15. Th	ne terminal of Claim 12, wherein the image sensor is part of the terminal,
2	and wherein the	card interface is further operable to transmit image data representing the
3	image produced b	by the image sensor to the biometric data card.

1	16.	The terminal of Claim 12, wherein the image sensor is part of the biometric
2	data card, and	wherein said card interface is optically coupled to said optical interface and
3	said optical el	ement to direct the image onto the image sensor within the biometric data card
1	17.	The terminal of Claim 11, further comprising:
2		a processor connected to receive the authentication signal and operable in
3	response to th	e authentication signal to allow the terminal to interact with the user.
1	18.	The terminal of Claim 17, further comprising:
2		a user interface.
1	10	
1	19.	The terminal of Claim 11, further comprising:
2		an illumination source disposed in relation to said optical interface to
3	illuminate the	biometric feature of the user.
1	20	The terminal of Claim 11 wherein and autical 1
1	20	The terminal of Claim 11, wherein said optical element includes a lens.
1	21.	The terminal of Claim 11, further comprising:
2		transfer optics located between said optical interface and said optical element
3	to direct the re	eflected light to said optical element.
1	22.	The terminal of Claim 11, wherein the terminal is part of a cellular telephone,
2	pay phone, cre	edit card machine or identification terminal.

1	23. A system for authenticating a user, comprising:
2	a biometric data card including an image sensor for capturing an image of a
3	biometric feature of the user and for producing first image data representing the image, said
4	biometric data card operable to perform a comparison of the first image data with second
5	image data, and, to generate, in response to the comparison, authentication information
6	representative of an authentication of the user; and
7	a terminal including a card interface configured to receive said biometric data
8	card and operable to receive the authentication information from said biometric data card,
9	said terminal further including an optical element arranged to direct light from the biometric
10	feature onto the image sensor.
1	24. The system of Claim 23, wherein said card interface includes a first contact
1	24. The system of Claim 23, wherein said card interface includes a first contact
2	pad operable to form an electrical connection to a second contact pad on the biometric data
3	card, the authentication signal being transmitted from said biometric data card to said
4	terminal via the electrical connection.
1	25. The system of Claim 23, wherein the card interface is further operable to
2	receive from the biometric data card adjustment information for use by said terminal in
3	capturing an additional image of the biometric feature.

I	26.	A method for authenticating a user using a biometric data card, the method	
2	comprising:		
3		producing in the biometric data card first biometric image data in response to	
4	an image of a	biometric feature of the user;	
5		comparing in said biometric data card the first biometric image data with	
6	second biometric image data; and		
7		authenticating the user in response to said comparing.	
1	27.	The method of Claim 26, further comprising:	
		· · · ·	
2		transmitting an authentication signal from the biometric data card to a	
3	terminal; and		
4		in response to the authentication signal, allowing the terminal to interact with	
5	the user.		
1	28.	The method of Claim 27, further comprising:	
2		determining adjustment information for use by the terminal in capturing an	
3	additional ima	ge of the biometric feature; and	
4		transmitting the adjustment information from the biometric data card to the	
5	terminal.		
1	29.	The method of Claim 27, wherein said producing includes capturing the image	
2	on an image se	ensor external to the biometric data card, and transmitting resulting image data	
3	to the biometric data card.		

1	30.	The method of Claim 29, wherein:
2		said producing includes extracting first feature characteristics from the image
3	data to produ	ce the first biometric image data;
4		the second biometric image data includes second feature characteristics
5	extracted from	n a previous image; and
6		said comparing includes comparing the first feature characteristics to the
7	second featur	e characteristics.
1	31.	The method of Claim 27, wherein said producing includes capturing the image
2	on an image s	sensor in the biometric data card.
1	32.	The method of Claim 26, wherein said producing further includes illuminating
2	the biometric	feature.
1	33.	The method of Claim 26, further comprising.
2		communicating with a remote server based on said authenticating.